

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 05/02/2022
Grantor(s): DARRICK ALLEN HAYS AND JENNIFER HAYS, HUSBAND AND WIFE
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ARK-LA-TEX FINANCIAL SERVICES, LLC DBA BENCHMARK MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$325,000.00
Recording Information: Instrument 2022 1528
Property County: Rains
Property: (See Attached Exhibit "A")
Reported Address: 339 N 1ST ST, POINT, TX 75472-5527

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of August, 2025
Time of Sale: 1:00PM or within three hours thereafter.
Place of Sale: At the West most side of the Rains County Courthouse 167 East Quitman street in Rains County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Rains County Commissioner's Court, at the area most recently designated by the Rains County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD
2025 JUL 10 PM 2:36
COUNTY CLERK
R. J. JORGENSEN
BY M. JORGENSEN

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sheryl LaMont whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on July 10, 2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Rains County Clerk and caused it to be posted at the location directed by the Rains County Commissioners Court.

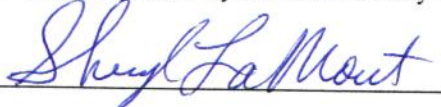
By: 

Exhibit "A"

BEING A 1.00 ACRE TRACT OR PARCEL OF LAND SITUATED IN THE A.S. SUMMERLIN SURVEY, ABSTRACT NO. 292, RAINS COUNTY, TEXAS, AND BEING PART OF THAT CERTAIN CALLED 1 ACRE TRACT OF LAND DESCRIBED AS TRACT TWO, CONVEYED FROM PHILLIP KERR, ET AL, TO AARON FOUNTAIN, BY GENERAL WARRANTY DEED, AS RECORDED IN FILE NO. 2020-2336, OFFICIAL PUBLIC RECORDS, RAINS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" INCH IRON SET CAPPED (BY-LINE) IN THE WEST MARGIN OF FIRST STREET, AT THE SOUTHEAST CORNER OF THE REMAINDER OF A CALLED 1.5 ACRE TRACT OF LAND, DESCRIBED AS TRACT ONE, CONVEYED TO AARON FOUNTAIN, BY GENERAL WARRANTY DEED, AS RECORDED IN FILE NO. 2020-2336, OFFICIAL PUBLIC RECORDS, RAINS COUNTY, TEXAS, AND AT THE NORTHEAST CORNER OF SAID 1 ACRE TRACT, FROM WHICH A 1/2" IRON ROD FOUND BEARS NORTH 00 DEG 13 MIN 03 SEC WEST, A DISTANCE OF 104.81 FEET;

THENCE SOUTH 00 DEG 13 MIN 03 SEC EAST, ALONG THE WEST MARGIN OF FIRST STREET AND WITH THE EAST LINE OF SAID 1 ACRE TRACT, A DISTANCE OF 98.52 FEET TO A 1/2" IRON ROD SET CAPPED (BY-LINE) AT THE NORTHEAST CORNER OF A CALLED 1.458 ACRE TRACT OF LAND, DESCRIBED AS TRACT THREE, CONVEYED TO AARON FOUNTAIN BY GENERAL WARRANTY DEED, AS RECORDED IN FILE NO. 2020-2336, OFFICIAL PUBLIC RECORDS, RAIN COUNTY, TEXAS, AND AT THE SOUTHEAST CORNER OF SAID 1 ACRE TRACT, FROM WHICH A 1/2" IRON ROD FOUND BEARS NORTH 88 DEG 05 MIN 30 SEC EAST, A DISTANCE OF 7.34 FEET;

THENCE SOUTH 88 DEG 05 MIN 30 SEC WEST, WITH THE NORTH LINE OF SAID 1.458 ACRE TRACT AND WITH THE SOUTH LINE OF SAID 1 ACRE TRACT, A DISTANCE OF 437.68 FEET TO A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID 1.458 ACRE TRACT, IN AN EAST LINE OF A CALLED 2.474 ACRE TRACT OF LAND CONVEYED TO THE CITY OF POINT, TEXAS, BY WARRANTY DEED, AS RECORDED IN FILE NO. 2016-2232, OFFICIAL PUBLIC RECORDS, RAINS COUNTY, TEXAS, AND AT THE SOUTHWEST CORNER OF SAID 1 ACRE TRACT;

THENCE NORTH 01 DEG 15 MIN 48 SEC WEST, WITH AN EAST LINE OF SAID 2.474 ACRE TRACT AND WITH THE WEST LINE OF SAID 1 ACRE TRACT, A DISTANCE OF 31.98 FEET TO A 1/2" IRON ROD FOUND CAPPED (COOPER) AT A NORTHEAST CORNER OF SAID 2.474 ACRE TRACT AND IN THE SOUTH LINE OF LOT 9, CRESTVIEW ADDITION, AS RECORDED IN VOLUME 168, PAGE 546, PLAT RECORDS, RAINS COUNTY, TEXAS, FROM WHICH A 3/8" IRON ROD FOUND BEARS SOUTH 86 DEG 15 MIN 35 SEC WEST, A DISTANCE OF 182.16 FEET;

THENCE NORTH 86 DEG 39 MIN 59 SEC EAST, OVER AND ACROSS SAID 1 ACRE TRACT AND WITH THE SOUTH LINE OF SAID LOT 9, A DISTANCE OF 10.74 FEET TO A 3/8" IRON ROD FOUND AT THE EAST CORNER OF SAID LOT 9 AND AT THE SOUTH CORNER OF LOT 10, OF SAID ADDITION;

THENCE NORTH 02 DEG 53 MIN 18 SEC WEST, OVER AND ACROSS SAID 1 ACRE TRACT AND WITH THE EAST LINE OF SAID LOT 10, A DISTANCE OF 70.98 FEET TO A 1/2" IRON ROD SET CAPPED (BY-LINE) FOR CORNER IN THE SOUTH LINE OF SAID 1.5 ACRE TRACT AND IN THE NORTH LINE OF SAID 1 ACRE TRACT, FROM WHICH A 3/8" IRON ROD FOUND BEARS NORTH 02 DEG 3N 18 SEC WEST, A DISTANCE OF 145.93 FEET AND A 5/8" IRON ROD FOUND BEARS NORTH 01 DEG 46 MIN 37 SEC WEST, A DISTANCE OF .75 FEET;

THENCE NORTH 88 DEG 43 MIN EAST, WITH THE SOUTH LINE OF SAID 1.5 ACRE TRACT AND WITH NORTH LINE OF SAID 1 ACRE TRACT, A DISTANCE OF 430.73 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.00 ACRES OF LAND.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

NOTICE OF TRUSTEE'S SALE

Date: July 11, 2025
Trustee: PHILIP D. ALEXANDER
Lender: CHRIS FLETCHER and MISTY ADAMS
Note

FILED FOR RECORD
2025 JUL 11 PM 3:18
JANET SAWYER
COUNTY CLERK
RAINS COUNTY, TEXAS
m. dargatzis

Date: November 19, 2013
Amount: SIXTY-SEVEN THOUSAND AND NO/100 DOLLARS (\$67,000.00)
Maker: ARMANDO AYALA
Lender: CHRIS FLETCHER and MISTY ADAMS

Deed of Trust

Date: November 19, 2013
Grantor: ARMANDO AYALA
Lender: CHRIS FLETCHER and MISTY ADAMS

Recording information: Volume 567, Page 0696, Official Public Records of Rains County, Texas

Property:

BEING a 2.469 acre tract and being all that certain lot, tract, or parcel of land situated in the Bonifacio De O'Sinea Survey, Abstract No. 175, Rains County, Texas, and being part of a called 9.480 acre tract of land described in a deed from Floyd C. Greene and wife, Peggy Greene, to Mike Davis and wife, Mary Davis, as recorded in Volume 334, Page 646, Rains County Real Records, and being more particularly described as follows:

BEGINNING at a found concrete monument on the east line of State Highway No. 19 at the northeast corner of said 9.480 acre on the west line of a called 60 acre tract of land described in deed to Bilton as recorded in Volume 314, Page 222, R.C.R.R.;

THENCE South 00 degrees 27 minutes 00 seconds West, along the east line of said 9.480 acre tract and along the west line of said 60 acre tract, a distance of 770.12 feet to a 1/2-inch iron rod found at the northeast corner of a called 2.000 acre tract of land described in deed to Davis as recorded in Volume 338, Page 770, R.C.R.R. for corner;

THENCE North 87 degrees 13 minutes 44 seconds West, along the north line of said 2.000 acre tract, a distance of 232.99 feet to a 1/2-inch iron rod found on the west line of said 9.480 acre tract and on the east line of said State Highway No. 19 at the northwest corner of said 2.000 acre tract for corner;

THENCE North 15 degrees 02 minutes 22 seconds East, along said west line of 9.480 acre tract and along said east line of State Highway No. 19, a distance of 223.34 feet to a found concrete monument at the beginning of a curve to the left for corner;

THENCE along the west line of said 9.480 acre tract and the east line of said State Hwy. No. 19 and said curve having a radius of 5195.06 feet, an arc distance of 559.96 feet to a found concrete monument at the northwest corner of said 9.480 acre tract, said curve having a chord bearing of North 12 degrees 19 minutes 56 seconds East and a chord distance of 559.69 feet;

THENCE South 86 degrees 36 minutes 07 seconds East, along the north line of said 9.480 acre tract and the south line of said State Hwy. No. 19, a distance of 61.38 feet of the POINT OF BEGINNING, and containing 2.469 acres of land.

NOTE: Basis of Bearing is the east line of said 9.480 acre tract (334/646 R.C.R.R.).

Being the same land described in a Warranty Deed with Vendor's Lien dated November 19, 2013 from Chris Fletcher, a single person; and Misty Adams, a single person, to Armando Ayala, recorded in Volume 567, Page 0693, Official Public Records of Rains County, Texas.

cc

County: Rains

Date of Sale (first Tuesday of month): August 5, 2025

Time of Sale: Between the hours of 10:00 a.m. and 1:00 p.m.

Place of Sale: West most side of the Rains County Courthouse which is located at 167 East Quitman Street, Emory, Texas 75440, or as designated by the County Commissioners.

PHILIP D. ALEXANDER is the Trustee pursuant to the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



PHILIP D. ALEXANDER, Trustee

NOTICE OF SUBSTITUTE TRUSTEE'S SALE FOR RECORD

STATE OF TEXAS

§

2025 JUL 14 AM 10:01

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF RAINS

§

§

NANDY SAWYER

COUNTY CLERK

RAINS COUNTY, TEXAS

m. Lergerson

WHEREAS, by that one certain Deed of Trust dated August 27, 2021, and recorded as Document No. 2021-2508, Official Public Records, Rains County, Texas (the "Deed of Trust"), Wojtek Zarzycki and Casey Zarzycki ("Grantor"), conveyed to James Wirz, Esq., Trustee ("Trustee") for the benefit of Newtek Small Business Finance, LLC ("Beneficiary"), the real property situated in Rains County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain U.S. Small Business Administration Unconditional Limited Guarantee and U.S. Small Business Administration Unconditional Guarantee dated August 27, 2021, executed by Casey Zarzycki and Wojtek Zarzycki, respectively (the "Guaranties"), wherein Guarantors guaranteed the payment to Beneficiary of that one certain U.S. Small Business Administration Note dated August 27, 2021, in the original principal amount of \$2,757,000.00, executed by Debut Solutions, LLC, and PCR Recycling LLC and made payable to the order of Beneficiary (the "Note") as well as all other indebtedness to Beneficiary as described therein; and

WHEREAS, default occurred under the terms of the Note, the Guaranties, and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note, the Guaranties, and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note, the Guaranties, and secured by the Deed of Trust, is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note, the Guaranties, and the Deed of Trust has not been paid; and

WHEREAS, James Wirz, Esq., Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad were appointed as Substitute Trustee in the place and stead of the said James Wirz, Esq., said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current lender and beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, the 5th day of August 2025**, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or

Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, will sell the Property at public auction at the Rains County Courthouse, located at 167 Quitman St., Emory, TX 75440, or in the area designated by the Rains County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Beneficiary to have its bid credited up to the amount of all unpaid debt to Beneficiary secured by the Deed of Trust at the time of sale. **Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.**

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

The Sender of this notice and his contact information is as follows:

Matthew T. Taplett
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

WITNESS MY HAND this 11th day of July, 2025.

SUBSTITUTE TRUSTEE:

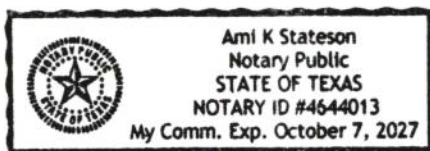


Matthew T. Taplett

STATE OF TEXAS §

COUNTY OF TARRANT §

This instrument was acknowledged before me on the 11th day of July 2025, by Matthew T. Taplett, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.


Notary Public for the State of Texas

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
MORTGAGEE:**

Newtek Small Business Finance, LLC
c/o Armando Gonzalez, Vice President
Liquidation
1981 Marcus Avenue, Suite 130
Lake Success, NY 11042
(212) 273-8139

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
SUBSTITUTE TRUSTEE:**

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Aimee E. Marcotte
Cheyenne A. Haddad
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

All that certain lot, tract or parcel of land of the James Forsythe Survey, Abstract No. 80 of Rains County, Texas, and a part of a 50.5 acre tract conveyed to the grantor by Warranty Deed recorded in Vol. 99, Page 479, Deed Records of Rains County, Texas.

COMMENCING at the southeast corner of said 50.5 acre tract on the north right-of-way line of U.S. Highway No. 69;

THENCE along the South boundary line of said 50.5 acre tract and North right-of-way line of said highway as follows: N 51 deg. 08' W a distance of 479.50 ft.; N 45 deg. 25' 22" W a distance of 200.998 ft.; and N 51 deg. 08' W a distance of 281.30 ft. to the place of beginning;

THENCE N 38 deg. 42' E a distance of 208.71 ft. to a point;

THENCE N 51 deg. 08' W a distance of 208.71 ft. to a point;

THENCE S 38 deg. 42' W a distance of 208.71 ft. to a point in the South boundary line of said tract;

THENCE S 51 deg. 08' E along the South boundary line of said tract and the North right-of-way line of said highway a distance of 208.71 ft. to the place of beginning and containing one (1) acre of land, more or less.

Being the same land in Warranty Deed dated August 10, 2016 from Narwin Lynn Gaby and wife, Ava Diane Gaby to Wojtek Zarzycki and wife, Casey Zarzycki, recorded in Document No. 2016-1592, Official Public Records of Rains County, Texas.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

STATE OF TEXAS

§

2025 JUL 14 AM 10:02

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF RAINS

§

§

JAMES SAWYER
COUNTY CLERK
RAINS COUNTY, TEXAS

WHEREAS, by that one certain Deed of Trust dated August 27, 2021, and recorded as Document No. 2021-2507, Official Public Records, Rains County, Texas (the "Deed of Trust"), Wojtek Zarzycki and Casey Zarzycki ("Grantor"), conveyed to James Wirz, Esq., Trustee ("Trustee") for the benefit of Newtek Small Business Finance, LLC ("Beneficiary"), the real property situated in Rains County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain U.S. Small Business Administration Unconditional Limited Guarantee and U.S. Small Business Administration Unconditional Guarantee dated August 27, 2021, executed by Casey Zarzycki and Wojtek Zarzycki, respectively (the "Guaranties"), wherein Guarantors guaranteed the payment to Beneficiary of that one certain U.S. Small Business Administration Note dated August 27, 2021, in the original principal amount of \$650,000.00, executed by Debut Solutions, LLC, 2000 Frankfort Street LLC and PCR Recycling LLC and made payable to the order of Beneficiary (the "Note"); and

WHEREAS, default occurred under the terms of the Note, the Guaranties, and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note, the Guaranties, and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Guaranties, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note and Guaranties, and secured by the Deed of Trust, is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note, the Guaranties, and the Deed of Trust has not been paid; and

WHEREAS, James Wirz, Esq., Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad were appointed as Substitute Trustee in the place and stead of the said James Wirz, Esq., said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current lender and beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, the 5th day of August 2025**, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or

Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, will sell the Property at public auction at the Rains County Courthouse, located at 167 Quitman St., Emory, TX 75440, or in the area designated by the Rains County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Beneficiary to have its bid credited up to the amount of all unpaid debt to Beneficiary secured by the Deed of Trust at the time of sale. **Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.**

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

The Sender of this notice and his contact information is as follows:

Matthew T. Taplett
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

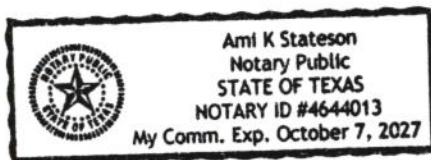
WITNESS MY HAND this 11th day of July, 2025.

SUBSTITUTE TRUSTEE:


Matthew T. Taplett

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me on the 11th day of July 2025, by Matthew T. Taplett, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.




Notary Public for the State of Texas

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
MORTGAGEE:**

Newtek Small Business Finance, LLC
c/o Armando Gonzalez, Vice President
Liquidation
1981 Marcus Avenue, Suite 130
Lake Success, NY 11042
(212) 273-8139

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
SUBSTITUTE TRUSTEE:**

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Aimee E. Marcotte
Cheyenne A. Haddad
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

All that certain lot, tract or parcel of land of the James Forsythe Survey, Abstract No. 80 of Rains County, Texas, and a part of a 50.5 acre tract conveyed to the grantor by Warranty Deed recorded in Vol. 99, Page 479, Deed Records of Rains County, Texas.

COMMENCING at the southeast corner of said 50.5 acre tract on the north right-of-way line of U.S. Highway No. 69;

THENCE along the South boundary line of said 50.5 acre tract and North right-of-way line of said highway as follows: N 51 deg. 08' W a distance of 479.50 ft.; N 45 deg. 25' 22" W a distance of 200.998 ft.; and N 51 deg. 08' W a distance of 281.30 ft. to the place of beginning;

THENCE N 38 deg. 42' E a distance of 208.71 ft. to a point;

THENCE N 51 deg. 08' W a distance of 208.71 ft. to a point;

THENCE S 38 deg. 42' W a distance of 208.71 ft. to a point in the South boundary line of said tract;

THENCE S 51 deg. 08' E along the South boundary line of said tract and the North right-of-way line of said highway a distance of 208.71 ft. to the place of beginning and containing one (1) acre of land, more or less.

Being the same land in Warranty Deed dated August 10, 2016 from Narwin Lynn Gaby and wife, Ava Diane Gaby to Wojtek Zarzycki and wife, Casey Zarzycki, recorded in Document No. 2016-1592, Official Public Records of Rains County, Texas.